

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Nancy J. Brown**  
**fka Nancy J. Gorman**  
Debtor(s)

Bankruptcy Case No.: 17-20418-GLT  
Issued Per 7/6/2017 Proceeding  
Chapter: 13  
Docket No.: 42 - 38  
Concil. Conf.: October 5, 2017 at 10:00 AM

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED  
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

**(1.) PLAN CONFIRMATION:**

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated February 23, 2017 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☒ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$1,278.00 as of July, 2017. Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☒ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on Oct. 5, 2017 at 10:00 AM, in 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219.*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☐ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: .
- ☐ H. Additional Terms:

**(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:**

**A. Objections to the Plan.** Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

**B. Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

**C. Review of Claims Docket and Objections to Claims.** Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

**D. Motions or Complaints Pursuant to §§506, 507 or 522.** All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

**E. Filing Amended Plans.** Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

**A.** After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

**B.** Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

**C.** Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

**D.** Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

**E.** The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

**F.** In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.



Gregory A. Taddonio, Judge  
United States Bankruptcy Court

Dated: July 6, 2017

cc: All Parties in Interest to be served by Clerk in seven (7) days

**Certificate of Notice Page 4 of 5**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Nancy J. Brown  
 Debtor

Case No. 17-20418-GLT  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: dbas  
 Form ID: 149

Page 1 of 2  
 Total Noticed: 20

Date Rcvd: Jul 06, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 08, 2017.

db +Nancy J. Brown, 441 Thomas Street, Monroeville, PA 15146-4660  
 cr +County of Allegheny, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor,  
 Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101  
 14359281 +Alfieri Funeral Home, Inc., 201 Marguerite Avenue, Wilmerding, PA 15148-1207  
 14359282 +Bank Of America, PO Box 15222, Wilmington, DE 19886-5222  
 14402844 +County of Allegheny, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire,  
 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101  
 14360008 +Credit Acceptance, 25505 West Twelve Mile Rd, Suite 3000, Southfield MI 48034-8331  
 14359284 #+Equitable Gas, PO Box 6766, Pittsburgh, PA 15212-0766  
 14519109 +MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011  
 14359286 +Monroeville Municipal Authority, 219 Speelman Lane, Monroeville, PA 15146-3903  
 14359287 +NCO Financial, P.O. Box 15270, Wilmington, DE 19850-5270  
 14367173 +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 14407360 +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue,  
 Pittsburgh, PA 15233-1828  
 14649192 +Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004  
 14649193 +Wilmington Savings Fund Society, FSB, d/b/a Christ, C/O Rushmore Loan Management Services,  
 P.O. Box 55004, Irvine, CA 92619-5004

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14359283 +E-mail/Text: DQENOTICES@BERNSTEINLAW.COM Jul 07 2017 01:38:52 Duquesne Light Company,  
 Payment Processing Center, Pittsburgh, PA 15267-0001  
 14521592 +E-mail/Text: DQENOTICES@BERNSTEINLAW.COM Jul 07 2017 01:38:52 Duquesne Light Company,  
 c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C.,, 707 Grant St., Suite 2200, Gulf Tower,,  
 Pittsburgh, PA 15219-1945  
 14638754 E-mail/PDF: resurgentbknofications@resurgent.com Jul 07 2017 01:33:57  
 LVNV Funding LLC C/O Resurgent Capital Services, PO BOX 10675, Greenville, SC 29603-0675  
 14382972 +E-mail/PDF: resurgentbknofications@resurgent.com Jul 07 2017 01:34:18  
 PYOD, LLC its successors and assigns as assignee, of Springleaf Financial Services Of,  
 Indiana, Inc., Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008  
 14638492 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Jul 07 2017 01:42:08 Verizon,  
 by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
 14359288 +E-mail/Text: RMOpsSupport@alorica.com Jul 07 2017 01:38:32 West Asset Management,  
 7171 Mercy Road, Omaha, NE 68106-2620

TOTAL: 6

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Duquesne Light Company  
 cr Wilmington Savings Fund Society, FSB, d/b/a Christ  
 cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 cr\* +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,  
 Pittsburgh, PA 15233-1828  
 14359659\* +Alfieri Funeral Home, Inc., 201 Marguerite Avenue, Wilmerding, PA 15148-1207  
 14369540\* +Alfieri Funeral Home, Inc., 201 Marguerite Avenue, Wilmerding, PA 15148-1207  
 14359660\* +Bank Of America, PO Box 15222, Wilmington, DE 19886-5222  
 14369541\* +Bank Of America, PO Box 15222, Wilmington, DE 19886-5222  
 14359661\* +Duquesne Light Company, Payment Processing Center, Pittsburgh, PA 15267-0001  
 14369542\* +Duquesne Light Company, Payment Processing Center, Pittsburgh, PA 15267-0001  
 14359662\* +Equitable Gas, PO Box 6766, Pittsburgh, PA 15212-0766  
 14369543\* +Equitable Gas, PO Box 6766, Pittsburgh, PA 15212-0766  
 14359663\* +Gordon & Weinberg, P.C., 1001 E. Hector Street, Suite 220, Conshohocken, PA 19428-2395  
 14369544\* +Gordon & Weinberg, P.C., 1001 E. Hector Street, Suite 220, Conshohocken, PA 19428-2395  
 14359664\* +Monroeville Municipal Authority, 219 Speelman Lane, Monroeville, PA 15146-3903  
 14369545\* +Monroeville Municipal Authority, 219 Speelman Lane, Monroeville, PA 15146-3903  
 14359665\* +NCO Financial, P.O. Box 15270, Wilmington, DE 19850-5270  
 14369546\* +NCO Financial, P.O. Box 15270, Wilmington, DE 19850-5270  
 14359666\* +West Asset Management, 7171 Mercy Road, Omaha, NE 68106-2620  
 14369547\* +West Asset Management, 7171 Mercy Road, Omaha, NE 68106-2620  
 14359285 ##+Gordon & Weinberg, P.C., 1001 E. Hector Street, Suite 220, Conshohocken, PA 19428-2395

TOTALS: 2, \* 18, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0315-2

User: dbas  
Form ID: 149

Page 2 of 2  
Total Noticed: 20

Date Rcvd: Jul 06, 2017

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 08, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 6, 2017 at the address(es) listed below:

Franklin L. Robinson, Jr. on behalf of Debtor Nancy J. Brown frobi69704@aol.com,  
flrlegal@excite.com  
James Warmbrodt on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a Christiana  
Trust, not individually but as trustee for Carlsbad Funding Mortgage Trust  
bkgroup@kmlawgroup.com  
Jeffrey R. Hunt on behalf of Creditor County of Allegheny jhunt@grblaw.com,  
cnoroski@grblaw.com  
Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov  
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,  
ckutch@ecf.courtdrive.com;pashcroft@ecf.courtdrive.com;pghecf@bernsteinlaw.com;dschimizzi@bernste  
inlaw.com;acarr@bernsteinlaw.com;cabbott@ecf.courtdrive.com  
Ronda J. Winnecour cmecf@chapter13trusteewdpa.com  
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,  
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 7